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Factors Affecting Switching Behavior of Mobile Service Users: The Case of Jordan

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DEDICATION

To my parents, my wife, and my sons Zaid and Karam
Thank you for endless support

Bashar Awad Neimat

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Bashar Awad Neimat

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ABSTRACT

Factors Affecting Switching Behavior of Mobile Service Users in Jordan

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This study aimed at identifying the most critical factors that affecting the customer switching behavior for mobile service providers in Jordan. The researcher tried to develop and test a model to measure Jordanian customers behavior for mobile service providers. The researcher distributed 580 questionnaires to a convenience sample of Jordanian mobile users. Questionnaire had 33 items measured on a five-point likert scale. The data were analyzed using independent sample t-test, one-way ANOVA and regression analysis. It was found that all the independent variables (pricing, inconvenience, core service failures, service encounter failures, employee responsiveness to service failures, attraction by competitors, changes in technology, switching cost) had a significant effect on switching behavior of mobile service users except change in technology and employee responsiveness to service failure. Furthermore, findings indicated that there were no significant differences between Jordanian customers in regards to demographic characteristics, with the exception of age and income level, finding indicated that there were significant differences between Jordanian customers in regards to age and income level. Implications and direction for future research were proposed.

الملخص

العوامل المؤثرة في السلوك التحولي لمستخدمي خدمة الهواتف الخلوية في الأردن

بشار عوض النعيمات

جامعة مؤتة، 2008

هدفت هذه الدراسة إلى تحديد واختبار أهم العوامل المؤثرة في السلوك التحولي لمستخدمي خدمة الهواتف الخلوية في الأردن. قام الباحث بجمع 550 استبانه من أصل 580 استبانه تم توزيعها مكونة كل منها من 33 فقرة معدة باستخدام مقياس ليكرت. قام الباحث باستخدام عدد من الأدوات الإحصائية. مثل تحليل الانحدار المتعدد من أجل اختبار الفرضيات. بالإضافة إلى استخدام تحليل التباين لاختبار الاختلافات بين إفراد العينة تجاه السلوك التحولي وذلك على أساس العوامل الديموغرافية.هذا و قد أظهرت نتائج الدراسة بأن جميع العوامل التي تمت دراستها قد أثرت بوضوح على السلوك التحولي باستثناء التغير التكنولوجي واستجابة موظفي الخدمة للفشل في الخدمة.أيضا أشارت النتائج إلى عدم وجود اختلافات ذات دلالات إحصائية في إجابات أفراد العينة فيما يتعلق بجميع العوامل الديموغرافية باستثناء عامل العمر ومستوى الدخل حيث أشارت النتائج إلى وجود اختلافات ذات دلالة إحصائية في إجابات أفراد العينة فيما يتعلق بالعمر ومستوى الدخل. قدمت هذه الدراسة عددا من النتائج و التوصيات التي تعطي مزودي الخدمات الخلوية فهما أفضل للعوامل التي تؤثر على السلوك التحولي للمستهلك الأردني و كيفية التعامل مع هذه العوامل بشكل أفضل. وقد تم أيضا تقديم بعض التوجيهات للأبحاث المستقبلية ذات العلاقة في موضوع البحث في السلوك التحولي.

Chapter One
Theoretical Background

1.1 Introduction

Competition in the wireless telecommunication industries has grown at an unprecedented rate in the past several years. The growth of the wireless telecommunications market is due not only to the greater number of subscribers but also to the greater variety of services that are now offered. In the early stages of market growth, the emphasis was on acquiring new subscribers, but now as the market matures, the significance of retaining current customers increases drastically.

Attracting new customers is more difficult and expensive than retaining existing customers, costing about $300 per new customer in 2004 (Brown, 2004) compared to $20 per existing customer in 1995. This is partly because service providers acquire considerable information about existing customers and can analyze this valuable information to understand their preferences and behavior. In addition to, in a mature market, acquiring new subscribers often means taking them away from other service providers, which requires more incentives to make those customers switch. Based on this evidence, it makes more sense financially for an organization to focus on retaining its existing customers.

The literature has shown that the longer customers stay in relationship with the company, the more value the company generate (Reichheld,1996), so the period of time a relationship is maintained is one of fundamental factors determining the value that the customers provide to the firm (Berger and Nasr,1998) . Customer switching behavior is consequently a serious threat or opportunity to the achievement of long-term relationship (Ganesh et al., 2000). Hence firms need to study carefully the processes determining customer switching decisions if they are willing to manage their customer bases successfully (Bansal et al., 2005).

Growth in Jordan's mobile market has risen as a result of increased competition between service providers (Zain (Fastlink),Orange (Mobilcom), Xpress, and Umniah), Zain has been providing this service since 1995, and their subscribers till the end of 1995 were 12,400 (Middle Eastern, 2006) and maintained the market till the JTC has been granted a license to providing this service through an affiliate (Mobilecom) to compete with Zain. Orange started to providing the service on Sep, 2000 , the two companies had dual exclusivity (duopoly) for providing public mobile telephone service till the end of 2003 and as result of competition between Zain and Orange the number of subscribers increased in 2000 to

be 389,000 with the penetration rate of 7.72% per one hundred subscribers (TRC, 2005) .

The competition increased when the license to operate public mobile telecommunication service was granted to Xpress in June,2004 and to Umniah in June, 2005 whose entry into the market ended the comfortable duopoly enjoyed by Zain and Orange and this entry increased the number of subscribers to be 3,137,700 with the penetration rate of 41% in 2005 (TRC, 2005). As a result of competition between the service providers, the competition to acquire new subscribers has been more intense, in particular the new entrants are trying to attract the other operator's subscribers as a way to increase their subscriber's base rabidly, this is apriority because an operator's subscriber's base is the most important factor effecting customer's preferences in this sector.

As the market become more competitive, each firm is more likely to attempt to maintain its market share by focusing on retaining current subscribers. Subscribers retention has been advocated as an easier and more reliable source of superior performance (Lee et al., 2001). To improve customer retention, firms initiate a variety of activities including programs of customer satisfaction, complaint management and loyalty activities (Lee et al., 2001).

1.2 Country Background of the Study

Jordan is a small country with limited natural resources depending on external sources for the majority of its energy requirements. Jordan is classified by the World Bank as a "lower middle income country." The per capita GDP, as reported by Jordan's Department of Statistics, was JD1805,1 for 2006. According to Jordan's Department of Statistics, 13% of the economically active Jordanian population residing in Jordan was unemployed in 2006. Education and literacy rates and measures of social well-being are relatively high compared to other countries with similar incomes.

Telecommunication sectors prove itself to be one of the most booming and dynamic sectors in Jordan. It has achieved remarkable developments on more than one front, including the regulatory and legislative domains, infrastructure, new services, and improving the quality of existing services at more reasonable prices. Over the past few years, those sectors had received the full support of His Majesty King Abdullah II who strongly promised to get rid of any potential difficulties that might hold back the progress and development of the sector.

1.3 Jordan: Telecoms and Technology Background

Information and Communications Technology (ICT) sector in Jordan is dynamic and of added value, which plays an important role in moving

the Chairperson for other economic sectors, it has emerged as an economic power in Jordan since 1995 and the adoption of all economic activities in the primary and secondary Kingdom on inputs arising from the information technology sector.

Telecom was one of the first sectors to feel the impact of the government's privatization program. At 1995 telecom laws opened all non-fixed-line services to private competition, after that amendment gave the new Ministry of Information and Communications Technology responsibility for the development of IT, telecoms, post and broadcasting policy. In January 2005, the monopoly of fixed-line and international services enjoyed by the Jordan Telecommunications Company (JTC) ended and the entire telecoms sector was opened to private activity. Two additional companies immediately took up fixed-line licenses. One of these is Zain (Fastlink) (Jordan's first mobile-phone operator, now majority-owned by Zain). The second company, La Silkee Virtual Connection, signed its license in July 1995. Its license covers wireless communications, and La Silkee was the first company provided new generation network (NGN) technology in Jordan (EIU, 2006).

In June 2006, Bahrain Telecommunications Company has agreed to buy a 96% of stake in Jordan's mobile operator Umniah Mobile Communications for US$415million.The Underprivileged Student Support Fund in Jordan's universities will retain the remaining 4% equity in the company. In terms of market shares for the Jordanian cellular market, Zain (Fastlink) was the first company to introduce cellular services in the Kingdom back in 1995 had the highest market share which stood at 64.4% in 2006, followed the Jordan Telecom's subsidiary, MobileCom (acquired by Orange) at 24%, Umniah (recently acquired by Batelco) at 9.6%, and XPress at 2.1% (TRC, 2006).

Overall, the ICT sector remains responsible for the increase of revenue direct economic, value added significantly affect the growth of the national economy, such as education, public administration and business services firms, and manufacturing. In addition to, hardware and software, including the information technology industry in Jordan, the telecommunication sector is an important factor in this industry.

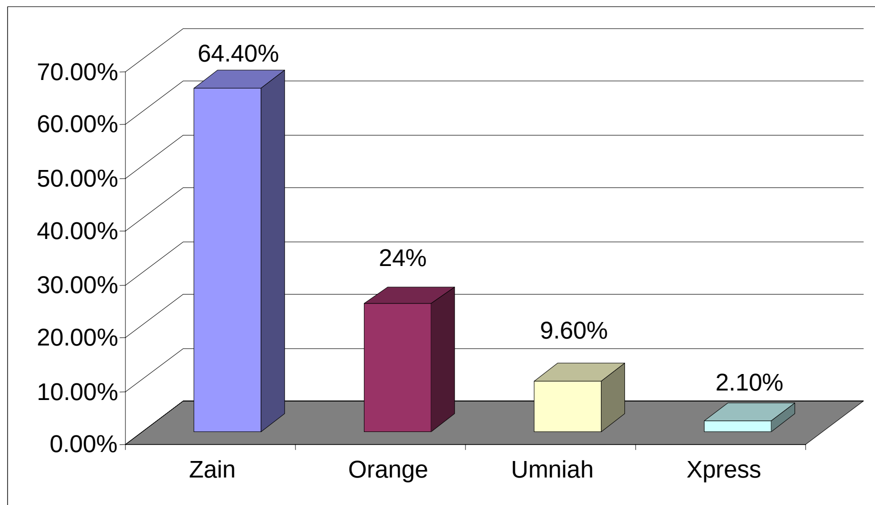


Figure (1)
Cellular Market share in Jordan
(Source: Zawya, Global Research, (Zawya, 2006))

1.4 Mobile Sector in Jordan

Communications sectors have witnessed a remarkable development during the past few years, the following shows the most important indicators that reflect the evolution of communication sector. The penetration rate growth in the communications sector for the period of the year 2000 compared with 2006(TRC, 2006), as follows:

- The fixed telephone service penetration rate was (11%) in 2006 compared with (13%) in 2000.
- Mobile phone penetration rate was (78%) in 2006 compared with (7.7%) in 2000.
- Internet penetration rate was (3.7%) in 2006 compared with (0.63%) in 2000.

As the number of licensed to provide communication services increased to (40)companies and institutions in 2005, compared with (23) companies and institutions in 1999 the volume of investment in the Jordanian telecommunication sectors increased from(111.4) million JD in 2004 to (155.3) million JD in 2006, the volume of total revenue in the Jordanian communication sectors has reached about (864) million JD in 2006(TRC, 2006).

Jordan is currently competing in the four companies in the field of providing mobile communication services by the companies Zain, Orange, Xpress and Umniah. Because of this competition, the benefits become clear terms and the rapid rise in the number of participants

accompanied by a rapid and substantial decrease in fees and compensation for mobile communication services.

The ease and speed of the spread of mobile communications services and access to the majority or all of the populated areas in the Kingdom during the period of time standard and with low cost compared with the fixed communications networks, and reduced the gap between the wages of services both fixed and mobile networks All of this makes mobile communications alternative, a strong competitor for fixed telecommunications , and promises technical sophistication imminent access to the Internet through mobile communications networks and thus broadening the base of the spread of the Internet in the Kingdom to become accessible to citizens who do not have computers with the high cost compared with other low-cost cellular phones and multi-purpose uses.

Table (1-1)

The number of subscribers to telecommunications services licensed (thousand subscribers)

Services type	2001	2002	2003	2004	2005	2006
Fixed Communication services	660	674	623	638	628	614
Mobile Communication services	866	1200	1325	1624	3138	4343
Internet services	66	62	96	111	197	206

Source (TRC, 2006)

1.5 Statement of the Problem:

Jordan has seen a boom in the wireless communication market over the last few years. This increase in demand has led to increase competition in the industry. For example, Jordan has currently four service providers competing for market share. This increased competition has resulted in more choice and better value for the customers as companies are trying to attract clients through competitive offers. Motivated by a need for mobility and lowered costs of owning a mobile phone, a growing trend among customers is to use their mobile phones as their primary phone. In spite of its gaining popularity, the mobile industry appears to have its fair share of problems such as dropped calls, billing errors, and a multitude of calling plans which make this service very challenging for customers, resulting in dissatisfaction and possible switching behavior.

The biggest challenge faced by this industry is the process of leaving one Mobile phone provider for another. Therefore, losing a customer is a serious setback for the firm in terms of its present and future earnings. In addition to losing the benefits, the firm needs to invest resources in attracting new customers to replace the ones it has lost by advertising, promotion, initial discounts (Pablo et al., 2006). Peters (1987) shows that it can cost five times more to acquire a new consumer than to retain an old one. Consequently, retaining the current consumer base is much more attractive than searching for new consumers.

Furthermore, the consequences that losing a consumer can have for the firm (negative word-of-mouth, damage on brand image and bad reputation). These are expected to have a harmful impact on the firm's future prospects. These effects could reduce the firm's chances of acquiring new customers at later stages, or raise the costs of acquiring new customers (Pablo et al., 2006).

Based on the above discussion, the major problem that the researcher tries to investigate :

What is the influence of some selected factors over Mobile Users switching behavior in Jordan?

A framework based on the previous studies related to services and product literature is used to derive the factors. The switching model developed by Keaveney (1995) represents a major step forward in understanding customer switching behavior across broad service providers. The study of Keaveney (1995) acts as a stimulus to those who are carrying out research on a specific sector of the services industry, such as banks.

The pioneering study of Keaveney (1995) created a model which contained eight switching incidents. These incidents were pricing, inconvenience, core service failures, service encounter failures, employee responses to service failures, attraction by competitors, ethical problem, and involuntary switching.

In addition to Keaveney, the researcher identifies additional factors specific to mobile user's switching behavior like switching cost (Lee et al., 2001) and changes in technology (Lee and Murphy ,2005)

Each of these factors will be stated in a hypothesis to examine its potential influence on switching behavior of mobile service users in Jordan.

1.6 Objectives of the Study:

Based on the previous statement of the problem, the researcher tries to achieve the following objectives:

1. Identifying the most critical factors that affecting the customer switching behavior for mobile service providers in Jordan.

2. Testing a model to measure Jordanian customers switching behavior for mobile service providers which developed by Keaveny.
3. Analyzing the differences among customers in their propensity to switch service providers in Jordan based on their personal characteristics (age, income level, education level, gender) and also other variables such as service provider and mobile phone usage period).

1.7 Importance of the Study

The importance of this study stems from the following:

1- It is worth to mention that the local mobile telecommunication market has a unique place against its peer which are about 21 Arabian countries with regard to four networks working, if we contrasted the local market with other Arabian markets, we will find only Jordan and Yemen that have four mobile networks (Amwal invest, 2006). Jordan takes the ninth place internationally regarding to customers totally number and the fifth in terms of penetration rate (Amwal invest, 2006), however, the number of customers increased from 389 thousand in 2000 to 4.34 million in 2006 which form about 3.6% from the final number of customers in mobile services in middle east and north Africa which they form 86.1 million customer at the end of 2005. Again it is important to mention the importance of mobile telecommunication sector in employing 2251 person in 2006 (Amwal invest, 2006), and the amount of investment in this sector was about JD 92.9 millions in 2000, then it is increased to JD 102 millions in 2006 after new service providers were taken part (TRC, 2006).

2- This study focuses on Mobile users and their switching behavior while prior studies have focused on other service settings. There is a limited examination in the context of mobile service in Jordan.

3- This study will offer results to be used for significant managerial implications by identifying actions that might be taken by the service providers to reduce switching behavior and to find away of resisting the negative impacts of switching. Consequences of this study will help the service providers to understand which factors encourage the customers to switch or to stay loyal.

4- This study represents a starting point for other researchers to study the switching behavior of customers in Jordanian context.

1.8 Definitions of Study Variables Terms:

Through this section the researcher will highlight the most important factors that can cause the switching behavior of mobile service users.

Customer switching behavior (Dependent variable) refers to migration of users from one provider to another (Ranganathan et al., 2005).

Pricing includes prices, rates, fees, charges, service charges, price deals, price promotions. Pricing subcategories include: high prices, price increases, unfair pricing practices, deceptive pricing practices (Keaveney, 1995;Lee and Murphy ,2005)

Inconvenience includes all critical incidents in which the customer felt inconvenienced by service provider's location, waiting time for service or waiting time to get an appointment (Keaveney, 1995).

Core service failure includes all critical incidents that were due to mistakes or other technical problems with the service itself.

Core service failures subcategories represented: mistakes, billing errors and service catastrophes (Keaveney, 1995).

Employee Responsiveness to service failures occurs when the providers failed to handle the situation appropriately. It's sorted into three subcategories: reluctant responses, failure to respond, and patently negative responses (Keaveney, 1995).

Service encounter failures; this category subdivides into uncaring, impolite, Unresponsive or unknowledgeable staff (Keaveney, 1995).

Attraction by competitors is defined as offers from providers to attract new customers to their network by offering them discount, promotional time, free calling, or bonus on account (Keaveney, 1995; Daesu, 2000)

Changes in technology relates to consumers wanting a new or superior technology from a competitor (3G, E-mail services). (Lee and Murphy , 2005)

Switching Cost it is defined as the cost involved in changing from one provider to another. It’s including the financial cost, search cost, psychological cost. (Lee et al., 2001; Aydin and Ozer, 2005).

1.9 Organization of the Study

This study contains five chapters, as the following: Chapter one addresses the introduction, country background of the study, Jordan telecoms and technology background, mobile service providers in Jordan, mobile sectors in Jordan, statement of the problem, objectives of the study, importance of the Study, and definitions of Study Variables. Literature review and previous studies will be discussed in chapter two. Chapter three includes the research design, research method, the Population and sampling method, sample selection and sample size, data collection, operational definitions, data collection instrument, instrument validation and reliability, data Analysis technique, procedures of the study, and research limitation. Chapter four is a report of findings

statically. The last chapter discusses the findings and conclusions, and providing some recommendations for future research in addition to report some managerial implications.

Chapter Two
Literature Review and Previous Studies

This chapter will review literature on the subject of this study, as well as previous studies, the basic concepts and definitions adopted by the researcher in theoretical framework objective, systematic and accurate sequence.

Literature Review
2.1 Switching Behavior

The term switching could be interpreted as a behavioral dimension. Roos' (1999) definition of switching includes customers who partially or totally have switched provider. The switching path starts when the customer considers switching, but the customer's behavior determines if it could be defined as switching or not. Bansal and Taylor (1999) also adopt a behavioral approach to switching in their definition: "Service switching involves replacing or exchanging the current service provider with another service provider." Switching intentions are seen as influencing the switching behavior, but the switch itself is measured according to the behavior. Tahtinen and Halinen (2002) define switching as "such endings where the supplier (or the customer) is substituted for another alternative".

2.2 Switching Factors

The central role of relationships in the marketing literature and the harmful effects of customer switching behavior have led academics and practitioners to pay increasing attention to this topic. Previous researches have tried to establish the bases for improving the understanding of customers' switching behavior and can be articulated in two main areas:

(1) The processes underlying customer switching decisions.

(2) The specific factors that motivate switching.

Regarding the first one, the work of Roos (1999) distinguishes three determinants of switching decisions using the Switching Path Analysis Technique (SPAT): pushing determinants (the reason to switch to another supplier), pulling determinants (factors that motivate the customers to come back to the original supplier), and swayers (they do not cause switching by themselves; they can only mitigate or strengthen the switching decision). In the same line, Bansal et al. (2005), drawing from migration literature, establish a model of customers' switching behavior that identifies the process by which customers decide to switch service providers. Similar to Roos (1999), they distinguish push, pull and mooring variables that are central to the switching process. Roos et al. (2004) extend this line of research by analyzing the differences in such

processes between five different service industries, showing the differential impact of the determinants identified in function of the industry configuration.

However, in the switching behavior literature, most attention has been paid to the specific factors that motivate switching. Keaveney (1995), in one of the most influential pioneering works, identifies eight factors behind customers' switching decisions in service industries, including core service failures, pricing, employee responses to service failures, attraction by competitors, inconvenience, ethical problems, and involuntary switching. Gerrard and Cunningham (2004) carry out a similar analysis for bank services, incorporating the weight that customers give to each incident that provokes switching. They obtain similar factors to Keaveney's pioneering work.

Together with the variables mentioned above, the literature has also identified the following as determinants of customers' decisions to switch suppliers: dissatisfaction (Swinyard and Whitlark, 1994), perceived quality (Rust and Zahoric, 1993), awareness of alternatives (Capraro et al., 2003), location (Jones et al., 2003) and switching costs (Klemperer, 1995; Burnham et al., 2003).In the following section, the researcher will discuss the most important factors affecting the switching behavior.

2.2.1 Pricing

In the context of customer behavior, price is considered as very important factor. Comparing prices between different service providers and operators can be very difficult, as to know which services are priced according to time, and which according to the amount of data transferred.

Lee and Murphy(2005), indicated that price is the top switching determinant and more important than service quality and loyalty programs. That is changes in price perceptions may cause the loyalty-switching transition. Similar to switching costs, this finding reflects the commodity nature of mobile services. Thus, a provider can use price to dislodge seemingly satisfied and loyal customers from their providers (e.g., Mazursky et al., 1987). The importance of price as a loyalty determinant further implies that after switching over customers, mobile firms must continue to offer value to these customers or risk losing them to competitors.

2.2.2 Core Service Failure

Service failure is defined as situations that service fails to live up to customer's expectation (Michael, 2001). In other words, the term service failure is a synonym for a problem that a customer has with a service (Spreng et al., 1995); (Ahmad, 2002). Examples of failures include unavailable service; unreasonably slow service, and other core service

problems (e.g., technical problems with the service itself, mistake, billing errors,etc.

It is to mention that problems incidence, particularly in service industry, is unavoidable. This is due to their inherent variability (Hart et al., 1990).However; service providers should strongly consider service failures because of their critical impact on customer satisfaction (Kelley et al., 1993), retention, and word of mouth (WOM).

Customer defection in service industry is largely a consequence of service failures. Keaveney (1995) has presented this fact in her research as she introduces the eight major causes of customer defection and notes that three out of eight refer to service failures. Service failure does not only lead into defection of the customer who has experienced it, but also results in defection of other customers or potential customers, as well because of the spread of negative WOM (Boroumand, 2006).

2.2.3 Attraction by Competitors

Attractiveness of alternatives means the reputation, image and service quality of the replacing carrier, which are expected to be superior or more suitable than those of the existing carrier. Attractiveness of alternative carriers is intimately linked to service differentiation and industrial organization. If a company offers differentiated services that are difficult for a competitor to match or to provide with equivalents, or if few alternative competitors exist in the market, customers tend to remain with the existing company (Bendapudi & Berry, 1997).

Attraction by competitors refers to customer perceptions regarding the extent to which viable competing alternatives are available in the market place (Jones et al., 2000). Several researches have shown that when viable alternatives are lacking, the probability of terminating an existing relationship decreases (Jones et al., 2000).

Alternatively, when customers perceive the existence of several attractive alternatives, it is more likely that they will switch (Jones et al., 2000).

2.2.4 Employee Responsiveness to Service Failures

If the service provider fails to address or handle a customer's complaint appropriately, it can lead to switching behavior. Reluctant response, failure to respond, or a negative response from an employee, are amongst the main reasons leading to loss of a client (Sidhu, 2005).

2.2.5 Changes in Technology

This factor is related to customer who wants a new or superior technology from a competitor. With technology advancing at a rapid pace, cellular service providers are scrambling to keep up with customer

needs and in the process trying to distinguish themselves from the competitors (Sidhu, 2005).

Offering new services does not only help companies retain and gain customers but it also provides a means of generating greater revenue from one client. Companies that do not offer services in keeping with the technological trend ultimately end up losing the client to a competitor that does offer the service. (Marchand, 2003).

2.2.6 Service Encounter Failures

Service encounter failures are considered to be the second most important reason for customer switching in a service industry (Keaveney,1995). These failures are related to the human factor in a firm. Employees who treat customers in an impolite, uncaring, and unresponsive way can cause dissatisfaction amongst customers. Additionally, an employee who is incompetent and unknowledgeable can also become a contributing factor to a customer switching away.

A study conducted by Tax et al. (1998) indicates that interactional justice is a key factor in determining a client's satisfaction. "The inclusion of interactional factors helps to explain why some people might feel unfairly treated even though they would categorize the decision-making procedure and outcome as fair" (Tax et al.,1998). According to them, employees and managers that act in a polite and helpful manner diffuse an unpleasant situation, whereas if the same situation is handled rudely and uncaringly, it will end up exacerbating the anger. More often than not, clients are looking for empathy and a validation of their concerns.

2.2.7 Inconvenience

In Keaveney's study (1995), 21.6% of the people who reported inconvenience, said that Factors such as service provider's hours of operation, time elapsed while waiting for service, store location, or simply waiting for an appointment was the only reason for switching provider.

Hours of operation and store locations are not serious contributing factors to inconvenience in the cellular industry (Sidhu, 2005). The service centers, if not opened 24 hours, are at least opened 14-15 hours per day. Also, the cellular providers have independent dealers located almost at every corner of the city that a client can visit. However, waiting for service can be a serious contributing factor, especially when clients do not know how long the wait will be. With most of the customer service functions being performed over the telephone in this technological world, clients have been known to wait for a long time trying to get through to a customer services representative (Sidhu, 2005).

2.2.8 Switching cost

Switching costs plays a significant role in customer retention or switching behavior (Keaveney, 1995; Chen & Hitt, 2002 ;Kim et al., 2004). The switching cost includes all costs incurred when a customer switches between different brands of products or services (Chen & Hitt 2002). Klemperer (1987) classified switching costs into three types; transaction, learning, and artificial or contractual switching costs. Transaction costs refer to the financial costs incurred when a customer ends an existing relationship with one provider and begins a new relationship with another. Learning costs takes a place when a customer has to put in effort to reach the same level of comfort and facility with the new product or service as the old one. Artificial or contractual costs are those that are deliberately created by a service provider.

According to (Burnham et al., 2003), Switching costs consists of loss and gain costs. A loss cost occurs when customers leave their service provider, while a gain cost occurs when the customer starts to subscribe to a new service or gains a new product. Organizations can increase loss costs to retain customers and manipulate gain costs to attract new customers. In a competitive environment, an organization can control its loss costs, but does not have control over competitors' strategies on their gain costs to steal customers away.

According to Jones et al. (2002), switching costs can be grouped into three categories: Continuity, learning, and sunk costs. Each subcategory of switching costs has its counterpart in the mobile communication markets. First, there are two kinds of continuity costs, namely lost performance and uncertainty costs. Lost performance costs occur when customers lose (or perceive losing) benefits and privileges by switching to an alternative provider. After switching, customers may lose accrued mileage and their call charge discount. Uncertainty costs are associated with customer anxiety over the performance of the new product and/or service provider. Second, learning costs may include pre-switching search and evaluation costs, post-switching behavioral and cognitive costs, as well as setup costs. Prior to switching, customers spend time and effort to obtain information and evaluate various alternatives. Here, pre-switching search and evaluation costs occur. Post-switching behavioral and cognitive costs are incurred when customers perceive the time and effort spent in learning about a new service routine. Setup costs relate to the time, effort, and expenses associated with switching providers. In the mobile communication markets, this type of cost is strongly related to inconvenience: changing the previous phone number and informing potential callers of the number change and if they have not been informed, the costs to callers in finding out the new number. Finally, sunk

costs represent customer perception of the no recoverable time, money, and effort invested in establishing and maintaining a relationship.

2.2.9 Customer Characteristics

Mittal and Kamakura, 2001; Gordon et al., 1998; Homburg and Giering, 2001 have shown the importance of customer characteristics, like age, gender and income. Gordon et al. (1998) have found the pure moderating effect of gender, though in regards to involvement towards loyalty. Mittal and Kamakura (2001) have found that different customer characteristics result in different thresholds (at the same level of rated satisfaction, repurchase rates are systematically different among different customer groups). They also have found that the nature and extent of the response varies by customer characteristics. Homburg and Giering (2001) have found that variety seeking, age and income are important moderators of the satisfaction-loyalty relationship.

2.3 Customer`s Service Switching Behavior Model

Keaveney (1995) uses CIT to develop a better understanding of customer switching across different service industries. The result is depicted in figure (3) as a model consisting of eight main causal variables to switching in services industries and also consequences after a switch. Several reasons or causes for switching provider could be mentioned by each customer, and 45% of the respondents referred the causes to only one factor (simple service switching), while 55% of the respondents found two or more reasons to the switch (complex service switching).

The respondents were asked to think about the last time they switched a provider and to describe what took place. The most often mentioned factor was core service failure followed by service encounter failures and pricing.

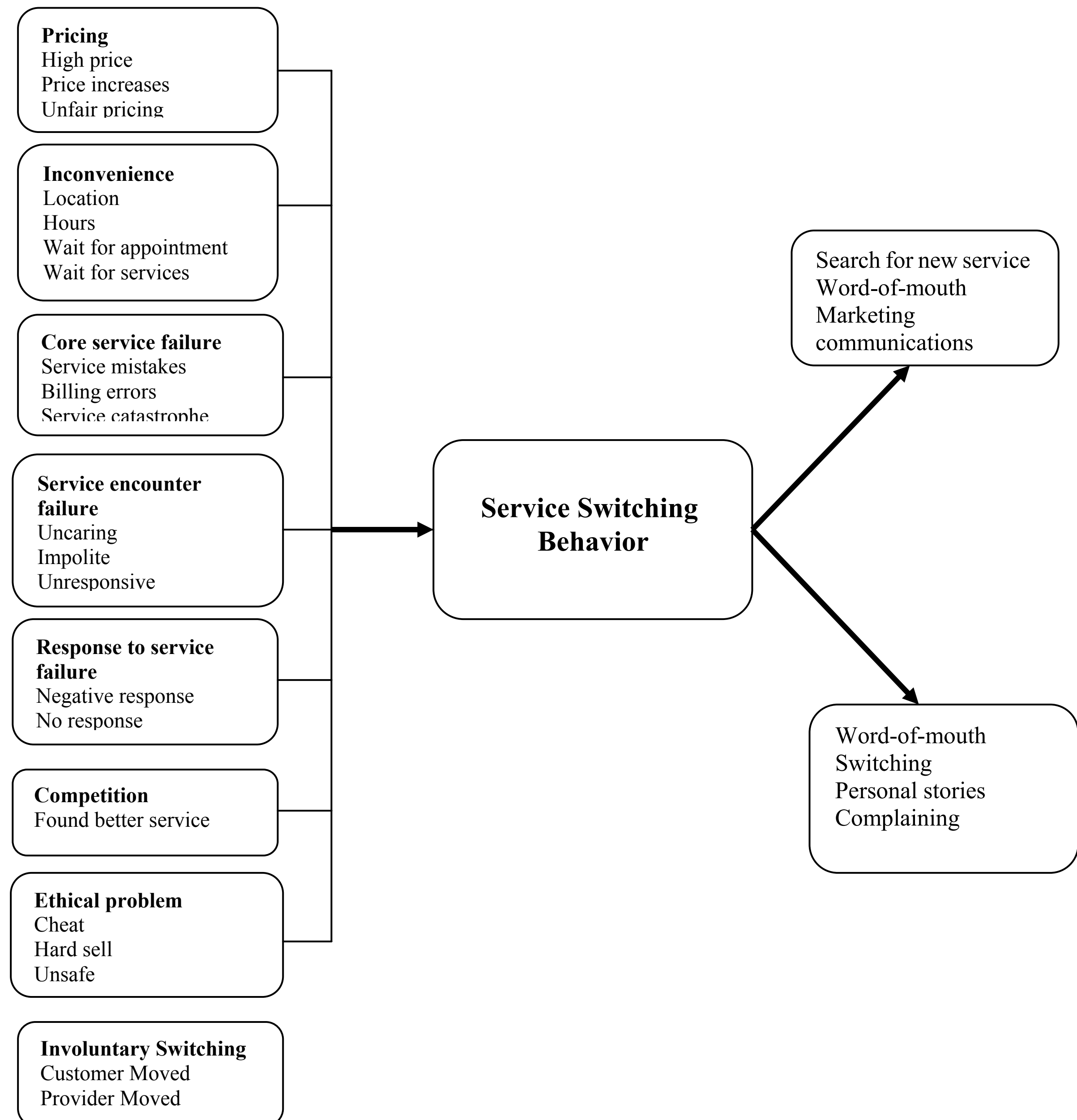


Figure (2)
Switching service providers' model
(source:Keaveny,1995)

2.4 Previous Studies:

The harmful effects of customer switching behavior have led academics to increase attention to this topic; the following are some related studies that have been found:

Isaksson, R. and Suljanovic, M. (2007), investigated the extend companies within the service sector can enhance customer retention through customer relationship management (CRM). CRM is a business approach that focuses on ways in which companies build customer relationships with their customers. The research strategy of this study was

a case study with a qualitative research approach and it was conducted in Sweden. Findings indicate that to be able to attract and keep customers, i.e., increase customer retention rate, companies have to adopt a proactive approach – devote time and resources to stay in touch with customers. A major conclusion of the study is that companies must recognize the impact of local culture and market conditions on companies' business performance. The researchers concluded company staff should recognize the importance of handling customers correctly, evaluating customers past behavior is important to be able to create the right customer strategy for companies, and companies should adopt their business strategy to suit various customers.

Ranganathan, C. et al. (2006), examined the switching behavior of mobile users who were not under any contractual obligations to stay with a provider. Drawing upon the literature on relationship marketing and switching costs, they examined if the relational investments made by mobile users in a user-provider relationship and demographics influenced their switching behavior. Based on data on over 30,590 mobile users, they examined their research questions. Statistical analysis supported significant associations between mobile users' service usage, service bundling and their switching behavior. Support was also found for the influence of age and gender on mobile user switching.

Pirc.M (2006), explored the impact of usage, budgetary constraints, involvement and customer characteristics on customers' intention to switch mobile service provider. The sampling frame was the central register of residents of Slovenia with a random sampling of 1000 individuals, aged 14 to 74 years. The sample was representative of permanent resident of Slovenia. By using the consumption system perspective on mobile services and mobile phone, they sought to provide explanation on the factors of customer switching. It is shown that the mobile services usage effect on switching intentions is curvilinear (positive linear and negative quadratic) and that only the budgetary constraint regarding the service matters and not the one related to the mobile phone. Past mobile service providers switching experience also contributes to the intention to switch. Mobile phone ego involvement has positive impact on customer retention; however purchase involvement (both mobile phone and mobile services) increases customer risk. This research thus emphasizes the studying of the mobile services system together with its phone subsystem and it based on extensive survey.

Lee, L. and Murphy, J. (2005), investigated the determinants that caused mobile phone customers to transit from being loyal to switching. This study involved almost 50 part-time Singapore university students, divided into 10 groups of four to six members. Participants were 20 to 30 years old, and about three of five were female. By examining what kept

customers loyal, and then examining what provoked or enticed the same customers to switch, the findings suggested that the transition from loyalty to switching may be due to changes in the underlying determinants as well as new determinants. The study concluded that mobile telecommunications is a commodity and offers several applied implications for mobile service providers and suggestions for future research.

Juan, L. et al. (2005), attempted to show how relationship marketing has recognized the importance of building long-term relationships in increasing firms' profitability and guaranteeing their future viability. This study aimed also at introducing the heterogeneity of customers in their relationship characteristics (depth, length and breadth) into the analysis of customers' propensity to switch service providers. The data set had been obtained from a panel survey (Home Online) of technology users in the United Kingdom and the proposed hypotheses are tested on the fixed-line telephone sector using logistic regression. This technique associates the relationship characteristics with the probability that a switch in suppliers will take place. The results obtained show that the length, depth and breadth of relationships help to determine customers' propensity to switch fixed-telephone suppliers. Customers who maintain a long-lasting relationship with the firm (length), use the service more (depth), and invest in complementary services (breadth) will be less predisposed to switch. The paper highlights the need for firms to renew both acquisition and retention strategies in order to take individual customer information into account. This should help them to identify and retain the most valuable customers and to optimally allocate marketing resources (from switching-prone to non-switching-prone customers).

Bansal, H. et al. (2005), developed a unifying framework for understanding the factors that influence customers' switching behaviors. This framework is tested with data from nearly 700 customers of auto repair and hair styling services. The hypotheses were examined with data on two services, collected via customer surveys. The services chosen for the main study were auto repair and hair styling services; these services represent a "credence" and "experience" service. Results indicate that the PPM migration model fits the data well. Push, pull, and mooring factors all significantly influence switching intentions. In addition, all 12 variables associated with push (quality, satisfaction, value, trust, commitment, and price perceptions), pull (Alternative attractiveness), or mooring effects (switching costs, subjective norms (social influences), attitudes toward switching, past behaviors, and variety-seeking tendencies) are significant. The PPM migration model also performs better when compared with a model where all predictor variables are modeled as having independent direct effects on switching intentions.

Gerrard, P and Cunningham, B. (2004), tried to identify the types of incidents which caused customers to switch between banks, the weighting of each incident on the switching decision, whether single or multiple incidents influenced switching decisions, and the extent to which switchers explained the problems they had faced prior to exiting. A team of surveyors was used to obtain responses. The team members were tasked with identifying and surveying adult customers who had switched banks in Singapore. The key findings showed that bank switching was strongly influenced by three types of incident: service failures, pricing and inconvenience, with pricing being more influential. Seventy-five percent of bank switching was caused by more than one incident, and some 7 percent of respondents said they had spoken to bank staff in the period before exiting.

Sukekyu, L. et al. (2003), conducted an empirical study of the dynamics of customer switching behavior across major Internet portal Web sites, based on an analysis of a commercial on-line panel database. The proposed methodology is based on a first-order Markov switching behavior model whose transition probabilities are functions of explanatory variables. The study highlighted the managerial implications of the model in the context of e-commerce. The results provided managerial insights regarding the strength of a portal Web site relative to its competitors in terms of its ability to attract and retain visitors as well as the relative vulnerabilities of competing portals from which visitors was drown. The study also examined the effect of causal factors [e.g., visitor gender, post Internet usage, log-on time, time spent on previous sites) on portal Web site switching behavior and loyalty. The study had implications for identifying customer segments more likely to be attracted to a Web site and for increasing the number of visitors to the site.

Otto, J. et al. (2003), investigated Web switching behavior and described experiments where users were subjected to artificially delayed Web page download times to study the impact of Web site wait times on switching behavior. Two hypotheses were tested; First, that longer wait times would result in increased switching behavior. The implication being that users become frustrated with long waiting times and chose to go elsewhere. Second, that users who switch will benefit, in terms of decreased download times, from their decision to switch.

Keaveney,S (1995), tried to explore the reasons customers switch from one service provider to another. The author reports results of a critical incidents study conducted among more than 500 service customers, the research identified more than 800 critical behaviors of service firms that caused customers to switch service. Customer's reasons for switching service were classified into eight general categories. She found eight main categories of switching behavior. This study concluded

that Customer switching behavior damages market share and profitability of service firms.

2.5 Model Development

The proposed model (Figure 3) for this study developed based on the framework which derived from previous studies. This model consists of variables that mostly affect the Mobile user's switching behavior (dependent variable) and independent variables (Pricing, inconvenience, core service failures, service encounter failures, employee responses to service failures, attraction by competitors, change in technology and switching cost).

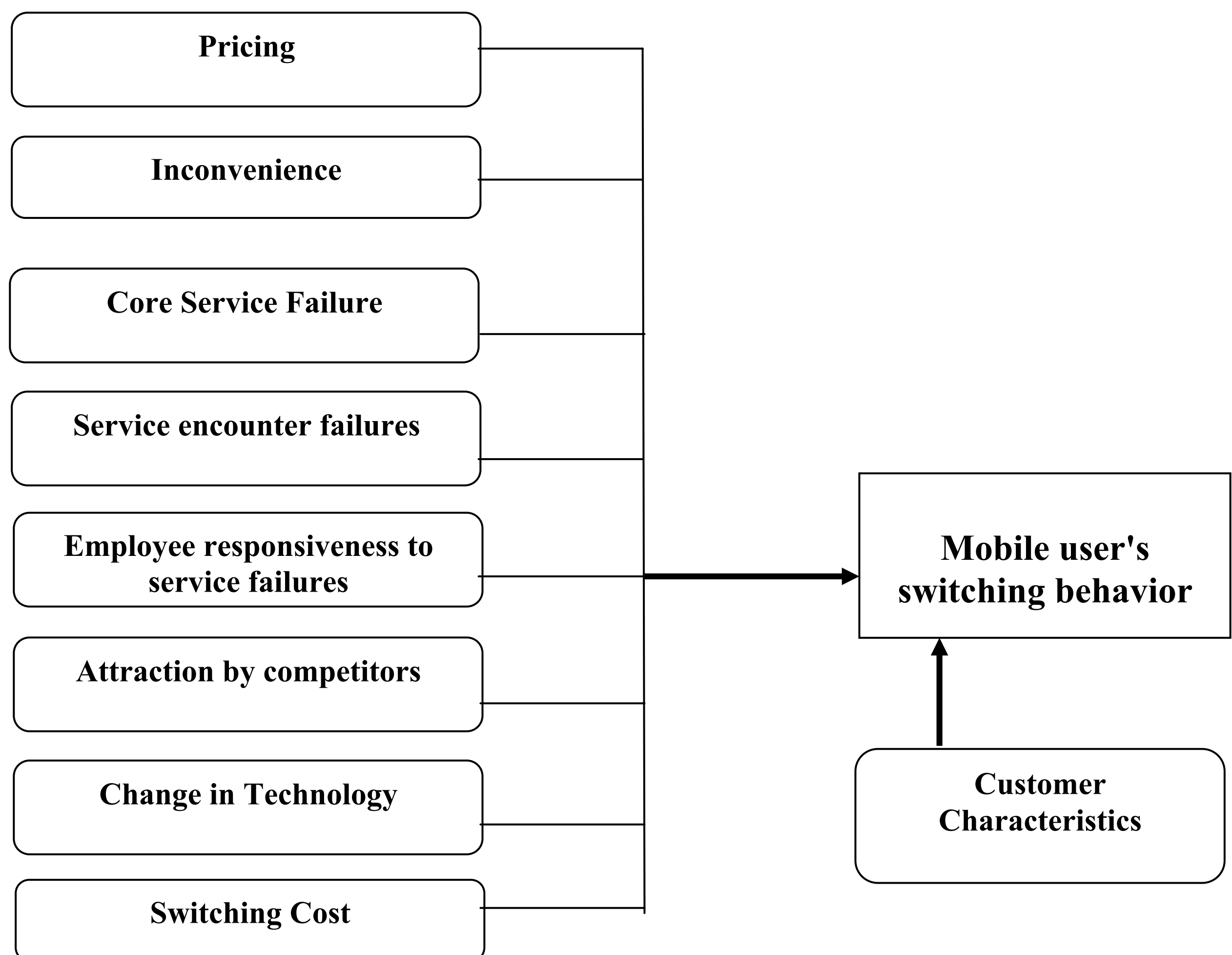


Figure (3)
Study’s model

2.6 Research Hypotheses:

Based upon Theoretical framework the researcher tries to test the following hypotheses:

H01: Pricing has no significant effect on switching behavior of mobile service users.

H02: Inconvenience has no significant effect on switching behavior of mobile service users.

H03: Core service failures have no significant effect on switching behavior of mobile service users.

H04: Employee responses to service failures have no significant effect on switching behavior of mobile service users.

H05: Service encounter failures have no significant effect on switching behavior of mobile service users.

H06: Attraction by competitors has no significant effect on switching behavior of mobile service users.

H07: Switching cost has no significant effect on switching behavior of mobile service users.

H08: Change In technology has no significant effect on switching behavior of mobile service users.

H09

I. There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their age.

II. There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their income level.

III. There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their education level.

IV. There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their gender.

V. There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their service provider.

VI. There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their mobile phone usage period**.**

Chapter Three
Design and Methodology

The methodology of the research in this part will be presented in terms of design, methods, population, instruments, and procedures used for data collection as well as procedures used during the data analysis.

Research Design

3.1 Research Method

The research method employed in this study to generate primary data was survey, A survey is a research technique in which information is gathered from a sample of people by use of a questionnaire. The task of writing a questionnaire, determining the list of questions, and designing the exact format of the printed or written questionnaire is an essential aspect of the development of a survey research design (Zikmund, 2000).

3.2 Population and Sampling Method:

3.2.1 Research Population:

Population can be defined as the complete set of units of analysis that are under investigation. The population of this study comprised all Jordanian mobile service users.

3.2.2 Sample Selection and Sample Size:

Convenience sample of Jordanian mobile service users was selected, and 580 questionnaires were distributed. The total number of usable responses resulting from this process was 550 (the response rate was 94.8%). this research will use regression estimations to test the proposed hypotheses, a sample size of 550 was deemed to be appropriate for this study that measured 8 independent variables because this sample size meets the recommendation for the use of multiple regression analysis, requiring the ratio of observations of at least 15 to 20 for each independent variable (Hair et al. 1998).

3.3 Data Collection:

3.3.1 Data Collection Methods and Instrument:

This study depends on two types of information resources: the primary and secondary. The secondary information was collected by reviewing and scanning to all precedence studies that are related to this study and put scientific basis and view frame to get hypothesis. The primary information was prepared by developing specific Questionnaire that covers all sides of the study. Questionnaires were be administrated using face to face interviews across Jordan, and the respondents were

asked to answer the questions by choosing one of five answers (likert scale).

The questionnaire consists of two types of information that are related to the subject of the study, in this sample the researcher measured the gender, age, level of income, mobile usage period, educational level, and service provider. The second part consists of the specific questions that are related to variables which affect on customer switching behavior; in this part the researcher used the system of multiple choices as (likert) scale to express the similarity to the respond. The scales had 33 items measured on a five-point; Likert-type scale ranging from strongly agree (1) to strongly disagree (5). After developing the questionnaire, it was translated into Arabic language to insure that it is understandable and respondents are able to answer the questions.

3.3.2 Operational Definitions

Operational definitions of variables measured in this study were adapted and were slightly modified from previous studies. These definitions are presented in Table (3-1).

For the operational definitions of switching behaviors, this study eclectically takes factors regarding switching behavior from (Keaveney, 1995; Lee and Murphy, 2005; Ranganathan et al., 2005; Gerrard and Cunningham, 2005; Lee et al., 2001; Aydin and Ozer, 2005).

Table (3-1)
Operational Definitions

Variables	Operational definition	Sources	Items
Switching behavior	Recommend of other , staying, satisfied from services, order more services	(Ranganathan et al., 2005)	1-4
Pricing	rates, fees, charges, service charges, high price	(Keaveney,1995;Lee& Murphy ,2005	5-7
Inconvenience	location, waiting time for service or waiting time to get an appointment	(Keaveney, 1995; Gerrard and Cunningham, 2005).	8-11
Core service failure	mistakes , technical problems, performance, attitudes	(Keaveney, 1995).	12-14
Employee Responsiveness to service failures	Understanding needs, personal attention, reply to request	(Keaveney, 1995).	15-19
Service encounter failure	Uncaring, impolite, knowledge.	(Keaveney, 1995).	20-23
Attraction by competitors	Offers, satisfaction, price.	(Keaveney, 1995; Daesu, 2000)	24-26
Switching Cost	cost of time,efforts,money	(Lee et al., 2001;Aydin and	27-30

		Ozer, 2005).	
Technology Change	new or superior technology from a competitor	(Lee and Murphy , 2005)	31-33

3.4 Instrument Validation and Reliability:

Reliability and validity are the two twins on which good research relies on. Elsewhere, the importance attached to the reliability of measuring instruments and procedures has been emphasized. If our methods are not reliable then the data is at best worthless, and at worst, misleading. But reliability on its own is not enough, the instruments and procedures used by researchers must also be shown to have validity.

3.4.1 Validity:

Validity determines whether the research truly measures that which it was intended to measure or how truthful the research results are (Joppe, 2000).Validity is concerned with the study's success at measuring what the researchers set out to measure. One type of validity is face validity which is concerned with how a measure or procedure appears. Does it seem like a reasonable way to gain the information the researchers are attempting to obtain? Does it seem well designed? Does it seem as though it will work reliably? In order to establish face validity, an initial version of the instrument was pre-tested using several academic people. The participants were asked to comment on the format and appropriateness of questions, and to suggest any items that they believed should be included in the instrument. In view of their suggestions, several adjustments were incorporated into the instrument with the inclusion of some new questions that greatly improved clarity. The derived instrument was then tested for reliability.

3.4.2 Reliability:

Reliability refers to the consistency of results when the research object has been repeatedly measured. Reliability can be defined as the degree to which measures are free from error and therefore yield consistent results. Thus, reliability is obtained when similar results are presented over time and across situations (Zikmund, 2000). It involves the accuracy of the chosen research methods and techniques, i.e., how reliable and accurate the process data is. A measurement tool should give reliable and stable results. Reliability is concerned with whether alternative researches would reveal similar information conducting a similar study (Saunders, et. al., 2000). The reliability of a measure indicates the extent to which the measure is without biased and hence offers, consistent measurement and across time.

Reliability is usually measured using Cronbach’s alpha methodology, which is based on internal consistency. Cronbach’s alpha

measures the average of measurable items and its correlation, and if the result is generally above 0.60(Bagozzi and Yi, 1988), it is considered to be reliable. From table (3-2) it can be understood that Cronbach's alpha for all constructs are above 0.6, therefore it implies that measures are deemed reliable.

In the case of this study, reliability of the survey scale was measured using the Cronbach's alpha (α) in the SPSS software. According to the current study, Cronbach's alpha varied from 0.64 to 0.85, which is considered acceptable for this type of research.

Table (3-2)
Cronbach's Alpha for the Scales

Independent variables	Cronbach's alpha
Switching behavior	.69
Pricing	.64
Inconvenience	.75
Core service failure	.69
Employee responsiveness to service failures	.78
Service encounter failure	.78
Attraction by competitors	.81
Switching cost	.79
Technology change	.85

3.5 Data Analysis Technique:

According to the chosen methodological research approach, the quantitative data was analyzed using a system designed for statistical analysis SPSS 15.0 version. A number of descriptive analyses are performed to extract relevant points. In addition, Independent sample t-test, one-way ANOVA and Regression analysis were chosen, that they fit well for hypotheses testing and analyzing how independent variables can be used to predict a dependent variable.

3.6 Procedures of the Study:

1- Identifying possible causes of switching behavior for mobile users towards the service providers.
2- Collecting the data which is related to this study in terms of mobile services.
3- Determining the sample from the different users of service providers.

4- Preparing and translating the questionnaire into Arabic language to be understandable for respondents.
5- Distributing the questionnaire for the chosen sample.
6- Analyzing all data to draw conclusions regarding the factors causes the switching behavior of mobile service users.

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3.7 Research Limitations:

This research has made some contributions to our knowledge on mobile users` switching behavior; for that several important limitations need to be noted:

1- The key limitation in current research was that it asked people to focus on specific critical incidents that resulted in switching. And ignore other service provider problems and away from other factors influencing switching, such as customer and service providers moving or personal reasons related to customer.
2- Current research did not examine all demographic variables such as marital status, place of residence, etc. Future research could include these additional demographic variables as well.
3- Due to the convenience sample, there is a selection bias as the distribution of respondents is not sufficient across the service providers. Because of this certain statistics cannot be run. For example, as only (7) Xpress clients are in the sample, a fair comparison cannot be made between the service providers.

Chapter Four
Findings of the Study

This chapter presents data that has been collected through questionnaires. It also presents the analysis, which has been done on data, the proposed hypotheses, and the results of hypothesis testing.

4.1 The questionnaire

A questionnaire was prepared based on literature and previous researches. It was printed and distributed in 580 copies and they were distributed among customers of the four mobile operators in Jordan named Zain, Orange, Umniah, and Xpress. The time for investigation was April 18, 2008 to May 25, 2008. And 550 of the questionnaires were filled and valid which indicated response rate of 94.8%.

4.2 Sample Characteristics

This section of the study describes the sample of the study showing the frequencies and percentages of respondents according to their demographic variables (gender, age, income level, educational level, and). Service provider and usage period

Table (4-1)
Frequencies and Percentages of respondents according to their gender

Gender	Frequency	Percent %
Male	298	54.2
Female	252	45.8
Total	**550**	**100**

As shown in table (4-1), 54.2% of respondents (298 respondents) were males, and 45.8% (252 respondents) were females. As it is obvious that the largest percentages of respondents were males.

Table (4-2)
Frequencies and Percentages of respondents according to their age

Age	Frequency	Percent %
18-29	303	55.1
30-39	167	30.4
40-49	61	11.1
50-60	13	2.4
More than 60	6	1.1
Total	**550**	**100**

Considering age as another demographic characteristic, the age category of "18 to 29" are 55.1 % of the whole respondents. However, there are very few (1.1 %) in the age category of "60 and more". More over, it is interesting to notice that the age between 30-39 represents 30.4% of the whole respondents, it is obvious that the age from 29 and less made about half of the samples of population,

Table (4-3)
Frequencies and Percentages of respondents according to their educational level

Education level	Frequency	Percent %
High School or less	89	16.2
Diploma	104	18.9
B.A	319	58.0
Master	24	4.4
P.H.D	14	2.5
Total	**550**	**100**

58% of the respondents are BA degree holders 18.9% are graduated from college with diploma degree (18.9%), and the lowest percent can be seen in PhD holders (2.5%).

Table (4-4)
Frequencies and Percentages of respondents according to their Income

Income level (monthly)	Frequency	Percent %
Less than 200 JDs	157	28.5
200-400 JDs	279	50.7
401-600 JDs	70	12.7
More than 600 JDs	44	8.00
Total	**550**	**100**

As appeared in the Table (4-4),50.7% of the respondents (279 respondents) had income between JD 200-400, and 8% of the respondents (44 respondents) had income exceeding JD 600 which represent the lowest number of respondents, 28.5% of respondents (157 respondents) had income of less than JD 200. Whereas 12.7% of respondents (70 respondents) had income between JD400- JD600.

Table (4-5)
Frequencies and Percentages of respondents according to their period of Phone usage

Mobile phone usage	Frequency	Percent %
3 years or less	146	26.5
4-6 years	233	42.4
7 years and more	171	31.1
Total	**550**	**100**

As shown in the Table (4-5) the respondents who had 3 years or less subscription with mobile service provider were 26.5 % of the whole respondents (146 respondents). Those who had subscription between 4 to 6 years were 42.4%(233 respondents), and who had subscription 7 years and more were 31.1% (171 respondents).Hence, the largest number of respondents who had used the mobile services were between 4-6 years.

Table (4-6)
Frequencies and Percentages of respondents according to their service provider

Service provider	Frequency	Percent %
Zain(Fastlink)	100	18.2
Orange(Mobilecom)	289	52.5
Umniah	66	12.0
Xpress	5	.90
Zain&Orange	31	5.6
Zain & Umniah	13	2.4
Orange & Umniah	30	5.5
Zain&Orange&Umniah	8	1.5
Zain&Orange&Xpress	1	.2
Orange and Xpress	7	1.3
Total	**550**	**100**

According to the service provider, as shown in table (4-6) that 18.2% of respondents were of the Zain users. While, 52.5% of respondents were Orange users, 12% of respondents were of Umniah users. Finally, .9% of respondents were using XPress as a service provider. The rest of respondents were dealing with more than one service provider, as appeared in the table about 5.6% of respondents were dealing with Orange and Zain , 2.4% were dealing with Zain & Umniah, and the lowest number was .2% represents respondents who were dealing with three service providers Zain & Orange & Xpress.

4.3 Hypotheses Testing:

In the following parts the results of testing the hypotheses are going to be presented. Switching behavior of mobile service users is what we are going to evaluate according to the model (figure 3). The importance of each determinant will be calculated by testing the hypotheses. Each factor will be explained briefly in the rest of this research.

To test the hypothesis it was deemed appropriate to use multiple regression estimations for testing the proposed hypotheses (Cheung 2001; Hair et al. 1998). To test multiple regression models it is necessary to assess whether the collected data violates some key assumptions of regression models because any assumption violations can result in distorted and biased research results (Hair et al. 1998). These assumptions include multicollinearity, normality and auto-correlation.

Multicollinearity can assessed by examining tolerance and the Variance Inflation Factor (VIF). High degrees of multicollinearity can result in both regression coefficients being inaccurately estimated, and difficulties in separating the influence of the individual variables on the dependent variables (Hair et al. 1998). Any variables with a tolerance value below 0.10 or with a value above 10.0 of VIF would have a correlation of more than 0.90 with other variables, indicative of the multicollinearity problem (Hair et al. 1998). Results in table below (4-7) shows that Tolerance for all independent variables is more than 0.10 and Variance Inflation Factor- VIF for the independent variables is less than the limited valued 10.0, so the conclusion will be as there is no multicollinearity between the independent variables.

Table (4-7)
Tolerance and Variance Inflation Factor-VIF

Variables	Tolerance	VIF
Pricing	.631	1.586
Inconvenience	.473	2.112
Core service failure	.504	1.985
Employee Responsiveness to service failures	.441	2.267
Service encounter failure	.465	2.152
Attraction by competitors	.532	1.881
Switching Cost	.835	1.197
Technology Change	.586	1.708

Fitness of the model: the linear regression analysis of the original model reveals that the R-square of the model is 0.361. This means the model explains 36.1% of the variance in the dependent variable (4-8). The model is statistically significant either, as the p-value for the model is 0.000. That is less the limit for statistical significance limit (table 4-8), which is 0.10 for weak significance and 0.05 for significance. This is good; which means that the fitness of the model in explaining customers` switching behavior is high.

Table (4-8)
Fitness of the model for regression analysis
Model Summary(b)

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	F	Sig.
1	.601	.361	.352	.64744	1.882	38.015	.000

a. Predictors: (Constant), Pricing**,** Inconvenience**,** Core service failure Employee Responsiveness**,** Service encounter failure**,** Attraction by competitors**,** Switching Cost**,** Technology Change**.**
b. Dependent Variable: Switching Behavior

Through Durbin-Watson test statistic the Auto Correlation can be measured, and the Durbin-Watson test should be approximately 2, hence as appear in the table (4-8) Durbin Watson value is 1.882 ,so the problem of auto-correlation does not exist according to this value.

Table (4-9)
Skewness coefficients

Variable	Skewness
Pricing	-0.170
Inconvenience	-0.405
Core service failure	-0.552
Employee Responsiveness to service failures	-0.599
Service encounter failure	-0.943
Attraction by competitors	-0.467
Switching Cost	-0.051
Technology Change	-0.700
Switching behavior	-0.982

The underlying assumption of most multivariate analysis and statistical tests is the assumptions of multivariate normality. Multivariate normality is the assumption that all variables and all combinations of the variables are normally distributed. When the assumption is met, the residuals are normally distributed and independent, the differences between predicted and obtained scores (the errors) are symmetrically distributed around a mean of zero and there is no pattern to the errors.

From the table (4-9) we can see that the variables are normally distributed, having skewness value between -1 and 1. From the above output we see the all of these variables have skewness ranged from -0.051 to -0.982, in general skewness value will fall between -1 and 1 to be normal distribution.

Hypotheses Testing: The following section deals with hypotheses testing, The following hypotheses were tested using Multiple Regression analysis and (t-test), to know if there is an impact of independent variables on the dependent variable. 0.05 level of significance was used to analyze the collected data. According to the decision rule: accept null hypothesis (H0) if the significance level (α) of the variable is greater than 0.05 significance level, and reject (H0) if the significance (α) level equals or is less than 0.05 (Berenson and Levine, 1999).

Table (4-10)
T-value and significance level (α)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig
	B	Std. Error	Beta		
(Constant)	1.193	.177		6.722	.000
Pricing	.143	.041	.150	3.447	.001
Inconvenience	.158	.047	.168	3.358	.001
Core service failure	.161	.047	.166	3.413	.001
Employee Responsiveness to service failures	.021	.053	.021	.396	.692
Service encounter failure	.117	.057	.105	2.076	.038
Attraction by competitors	.133	.041	.155	3.285	.001
Switching Cost	.067	.030	.083	2.208	.028
Technology Change	-.040	.041	-.045	-.989	.323

Hypotheses 1:

H0: Pricing has no significant effect on switching behavior of mobile service users.

Table (4-5) showed that the calculated value of t =3.447 which is (greater than the tabulated value of t = 1.9905), and this means the table showed a significance level of (.001) (less than 0.05). According to the decision rule, Ho1 was rejected. Thus, it was found that there is a significant effect of pricing on switching behavior of mobile service users.

Hypothesis 2:

H0: Inconvenience has no significant effect on switching behavior of mobile service users.

Table (4-5) showed a calculated value of t =3.358 (greater than the tabulated value of t = 1.9905), and the table showed a significance level

of (.001) (less than 0.05). According to the decision rule, Ho1 was rejected. Thus, it was found that there is a significant effect of convenience on switching behavior of mobile service users.

Hypothesis 3:

H0: Core service failures have no significant effect on switching behavior of mobile service users.

This hypothesis was rejected (Sig. =.001) and the calculated value of t =3.413(greater than the tabulated value of t = 1.9905). Thus, Core Service failures had significant statistical effect on switching behavior of mobile service users.

Hypothesis 4:

H0: Employee responses to service failures have no significant effect on switching behavior of mobile service users.

Using multiple regression to test the previous mentioned hypothesis, it was found that calculated t =.396 (less than the tabulated value of t = 1.9905) and a significance level of (.692) more than .05, so Ho4 was accepted and therefore, it was found that there is no significant statistical effect of employee responses to service failures on switching behavior of mobile service users.

Hypothesis 5:

H0: Service encounters failures have no significant effect on switching behavior of mobile service users.

This hypothesis was rejected (Sig. =.038) and the calculated value of t =2.076(greater than the tabulated value of t = 1.9905). Thus, Service encounter failures has significant statistical effect on switching behavior of mobile service users.

Hypothesis 6:

H0: Attraction by competitors has no significant effect on switching behavior of mobile service users.

Table (4-5) showed a calculated value of t =3.285 (greater than the tabulated value of t = 1.9905) but the table showed a significance level of (.001) (less than 0.05). According to the decision rule, Ho1 was rejected. Thus, it was found that there is a significant effect of Attraction by competitors on switching behavior of mobile service users.

Hypothesis 7:

H0: Switching cost has no significant effect on switching behavior of mobile service users.

This hypothesis was rejected (Sig. =.028) and the calculated value of

t =2.208(greater than the tabulated value of t = 1.9905). Thus, switching cost has significant statistical effect on switching behavior of mobile service users.

Hypothesis 8:

H0: Change in technology has no significant effect on switching behavior of mobile service users.

Since calculated t equals -.025 (less than the tabulated value of t = 1.9905), with a (.323) significance level, Ho8 was accepted. Thus, it was found that change in technology has no significance effect on switching behavior of mobile service users.

Table (4-11)
Summary of the Results of hypotheses testing

Hypothesis	Accepted / Rejected
H01: Pricing has no significant effect on switching behavior of mobile service users.	Rejected
H02: Inconvenience has no significant effect on switching behavior of mobile service users.	Rejected
H03: Core service failures have no significant effect on switching behavior of mobile service users.	Rejected
H04: Employee responses to service failures have no significant effect on switching behavior of mobile service users.	Accepted
H05: Service encounter failures have no significant effect on switching behavior of mobile service users.	Rejected
H06: Attraction by competitors has no significant effect on switching behavior of mobile service users.	Rejected
H07: Switching cost has no significant effect on switching behavior of mobile service users.	Rejected
H08: Change in technology has no significant effect on switching behavior of mobile service users.	Accepted

After testing hypotheses by using the Regression analysis to examine the affect of independent factors on switching behavior of mobile service users. By using One-way ANOVA Researcher in next hypothesis will measure the differences between Jordanian customers in their switching behavior according to the demographic variables:

Hypothesis 9:

H0: There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their customer characteristics (age, income level, education level, gender, service provider and mobile phone usage period).

H09/1: There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their age.

Table (4-12)
Level of Significance of the customer's age and the Switching behavior

	Sum of Squares	df	Mean square	F	Sig
Between Groups	7.431	5	1.486	2.324	.042
Within Groups	347.824	544	.639		
Total	**355.255**	**549**			

Hypothesis has been tested which indicate there is no significant statistical difference between Jordanian customers in mobile switching behavior according to their age. The result of the analysis based on the results described in table (4-12) which showed a significance level of 0.042. Thus, H09/1 was rejected. therefore, it was found that there is a significant statistical difference between Jordanian customers in mobile switching behavior according to their age.

H09/2: There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their income level.

Table (4-13)
Level of Significance of the customer's income level and the Switching behavior

	Sum of Squares	df	Mean square	F	Sig
Between Groups	4.455	3	1.485	2.311	.045
Within Groups	350.8	546	.642		
Total	**355.255**	**549**			

According to ANOVA, Table (4-9) showed a significance level of 0.045, so H09/2 was rejected. Hence, it was found that there is a significant statistical difference between Jordanian customers in mobile switching behavior according to their income level.

H09/3: There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their educational level.

Table (4-14)
Level of Significance of the customer's education level and the Switching behavior

	Sum of Squares	df	Mean square	F	Sig
Between Groups	.937	4	.234	.360	.837
Within Groups	354.318	545	.650		
Total	**355.255**	**549**			

Use One-way ANOVA to test the above hypothesis. Table (4-14) showed a significance level of 0.837, as a result H09/3 was accepted. Thus, it was found that there is no significant statistical difference between Jordanian customers in mobile switching behavior according to their educational level.

H09/4: There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their gender.

Table (4-15)
Level of Significance of the customer's gender and the Switching behavior

		Levene's Test for Equality of Variance		t-test for equality of Means		
		F	Sig	t	df	Sig (2-tailed)
ADOPTION	Equal variance assumed	.003	.954	.352	548	.725
	Equal variance not assumed			.353	539.554	.724

T-test analysis (Independent Sample t-test) was used to test if there is a significant statistical difference between Jordanian customers in mobile switching behavior according to their gender. Results showed a significance level of 0.954 for this hypothesis, so H09/4 was accepted and therefore, it was found that there is no significant statistical difference between Jordanian customers in mobile switching behavior according to their gender.

H09/5: There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their service provider**.**

Table (4-16)
Level of Significance of the customer's service provider and the Switching behavior

	Sum of Squares	df	Mean square	F	Sig
Between Groups	4.686	9	.521	.802	.615
Within Groups	350.569	540	.649		
Total	**355.255**	**549**			

Using One-way ANOVA statistical method and based on what is stated in the results in table (4-16) the above hypothesis showed a significance level of (0.615). As a result, H09/5 was accepted. Thus, it was found that there is no significant statistical difference between Jordanian customers in mobile switching behavior according to their service provider**.**

H09/6: There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their mobile phone usage Period**.**

Table (4-17)
Level of Significance of the customer's period of using mobile and the Switching behavior

	Sum of Squares	df	Mean square	F	Sig
Between Groups	1.054	2	.527	.814	.444
Within Groups	354.201	547	.648		
Total	**355.255**	**549**			

A significance level of 0.444 shown, using ANOVA, for this hypothesis implies that H09/6 was accepted because the significant value is more than 0.05. Thus, it was found that there is no significant statistical difference between Jordanian customers in mobile switching behavior according to their mobile phone usage period**.**

The following Table (4-18) summarizes the results of the above hypotheses.

Table (4-18)
Results of Testing Hypothesis No. 9

Hypothesis 1	**Accepted / rejected**
H09/1: There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their age.	Rejected
H09/2: There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their income level.	Rejected
H09/3: There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their educational level.	Accepted
H09/4: There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their gender.	Accepted
H09/5: There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their service provider**.**	Accepted
H09/6: There are no significant statistical differences between Jordanian customers in mobile switching behavior according to their mobile phone usage period**.**	Accepted

Chapter Five
Discussion of the Findings and Recommendations

The general purpose of the study was to identify, describe, and analyze factors that have an impact on mobile service users switching behavior, the researcher will attempt to answer the research question and conclusions will be drawn based on the data analysis. The following sections will contain on; first section presents discussion of the findings. Second section of this chapter presents the suggested recommendations. Third section presents further research direction and the last section presents the marketing implications of the study.

5.1 Discussion of the Findings:

In this part, the researcher will discuss the answers of the research question and other findings based on the results of data analysis.

What is the influence of some selected factors over Mobile Users switching behavior in Jordan?

Based on the table (4-11) the impact of selected factors on mobile users switching behavior can be concluded and the impact of these factors will be discussed accordingly:

1. It was found that there is a significant effect of pricing on switching behavior of mobile service users. This result is supported by Keaveny(1995) study, which stated that pricing was the third largest switching category, mentioned by 30% of all respondent of the category. so, it appears that Jordanian customers felt cheated or believe that the price charged was unfair. or customers switched because prices were deceptive.
2. Inconvenience was found to have a significant statistical effect on switching behavior of mobile service users. This result is supported by Bansal (2005), who found just over a quarter of respondent indicated they had switched due to relative inconvenience , and also this finding is supported by Sidhu study (2005), which found that the inconvenience was the second most important factor for mobile service switching behavior. As discovered, customer service wait times seem to be a critical issue within the Jordanian market. And also, seemed that the service providers branches were inappropriate distributed.
3. Core Service failures were found to have a significant statistical effect on switching behavior of mobile service users. This result is supported by Keaveny(1995); Ahmad (2002).Keaveny (1995) mentioned that core service failure was the largest switching category, mentioned by 44% of all respondents, more than 11% of the respondents described only the core service failure incident as

the reason for service switching, and another 33% of respondent mentioned a core service failure as one of two or more reasons. Ahmad (2002), reports a negative relationship between service failure occurrence and customer retention or/and positive WOM in service industry. According to the research result, it is clear that the providers of the service are unable to deliver the complete services to the customers or they suffering from the mistakes.

4. It was identified that Employee responsiveness to service failures has no significant statistical effect on switching behavior of mobile service users. This finding contrasts with Sidhu (2005), who found that the reluctant response, failure to respond, or a negative response from an employee are amongst the main reasons leading to loss of a client, hence the employee responsiveness has no impact on switching behavior and Jordanian customers perceive that the employee do the best for them and they can handle the situation appropriately.
5. It was verified that Service encounter Failures have a significant effect on switching behavior of mobile service users. Recall Keaveney's (1995), report that service failures accounted for almost 34 percent of the critical behaviors by service firms that led directly to customer switching. Current study also found that service encounter failure has a significant effect on switching behavior. Based on the research results it is clear that employees were uncaring, unresponsive, and unknowledgeable, which led to switching service provider.
6. Attraction by competitors was found to have a significant statistical effect on switching behavior of mobile service users. This finding is supported by Becketet al. (2000) who found that the increased competition and the new electronic channels will increase customers' propensity to switching service provider. Jordanian customers perceive there are differences between mobile service providers and they focused on the pluses of the service provider they switched to as opposed to the negatives relating to the service provider they switched from.
7. It was found that there is a significant switching cost effect on switching behavior of mobile service users. Burnham et al. (2003), propose that switching costs can be distinguished as procedural switching costs, financial switching costs, and relational switching costs, all three kind of switching cost are negatively correlated with customers' switching service providers. The researcher concluded that there is a little significant amount of switching costs in Jordanian mobile communication markets resulting in customers

switching their service provider instead of being locked in with their service provider.

8. It was identified that change in Technology has no significant statistical effect on switching behavior of mobile service users. This result is supported by Lee and Murphy (2005), who found the technologically advanced market results in little technology differentiation between service providers, and this led to less impact of advanced technology on switching behavior. Jordanian service providers also used advanced technology with little differentiation between them; so, the advanced technology between service providers has no impact on customer switching behavior.
9. Hypothesis 9, concerning demographic variables was tested using independent sample t-test for gender and ANOVA for the remaining variables which include (education level, age, and income level) and other variables such as cellular phone usage period, service provider, the result were:
   I. It was found that there is a significant statistical difference between Jordanian customers in mobile switching behavior according to their age.
   II. It was found that there is a significant statistical difference between Jordanian customers in mobile switching behavior according to their income level.
   III. It was found that there is no significant statistical difference between Jordanian customers in mobile switching behavior according to their (education level, gender, service provider, mobile phone usage period).

Hypotheses concerning age and income level were rejected in this research, this mean there are significant statistical differences between Jordanian customers in mobile switching behavior according to their age and income level, this may be attributed to the following reasons:

1. Young mobile users (29 year olds and less) use mobile services to satisfy their social and leisure needs, reinforce group identity and add value to their lifestyles. Also, young mobile users view mobile devices as lifestyle-related tools rather than as task-oriented technologies. This attitudinal shift might influence their switching intentions as well. In fact, market research studies report young users to be heaviest users of mobile services.
2. High-income customers are less likely than middle-income ones to switching service provider (perhaps because of higher non-financial switching cost), It is important to understand the underlying reason for this; it seems natural that customers who have limited income are more interested in comparing service providers.

5.2 Further Research Direction:

During writing this research, a number of different issues have come up and the researcher feels that many of these make interesting propositions for other researches and therefore they have been included as implications for future research.

1- In addition to study the mobile telecommunication sectors, future research might also explore other combinations of services and products, other sectors in the early stages of the life cycle, with greater competitiveness and a higher rate of change could provide an interesting field of the study to analyze the switching process.

2- Current research collects cross-sectional data about the variables of interest, but in order to study switching behavior, longitudinal information could provide greater detail about the switching processes and the causes behind them. Therefore, extending the future research to consider longitudinal information about customer behavior could improve understanding of the factors determining switching behavior.

3- Future research should draw upon a quta and larger sample of mobile phone users across Jordan to provide more generalisable results.

4- As this study is one of the initial studies on mobile user switching behavior in Jordan, a fruitful extension of future work would be to examine a more comprehensive model of mobile user switching.

5.3 Research Recommendations and Marketing Implications:

5.3.1 Research Recommendations:

1- Company staff should recognize the importance of handling customers' problem correctly.

2- Staff training and servicing support to improve consumers' positive experiences while interacting with the service providers.

3- It is important for mobile operators to develop well designed customer satisfaction programs for increased customer retention. However, such a program should be accompanied by switching cost management for early detection and prevention of switching behavior. Customer satisfaction is a key strategic variable that is important to switching barrier. High levels of customer satisfaction make it harder for competitors to overcome switching barriers by simply offering lower prices or switching inducements.

4- Service providers must offer significant one-stop shopping benefits to their customers. That is customers must feel that they are gaining

something valuable (e.g. time, money, and effort savings) in return for their purchasing of different services from the same provider.

5- Switching behavior related to price reason can be reduced by a carful management of pricing policies.

6- Customers` switching behavior caused by employee-customers unsatisfactory interaction might be reduced by carefully listening to the customers and training employees technically and functionally.

7- To minimize the core service effect on switching behavior, service providers should correct services technically continuously.

8- Service providers should analyze their own customers to understanding of how these customers differ by age, income level, educational level, and gender. And segment them according to the differ to present special offer for each segment.

5.3.2 Marketing Implications:

This section contains suggestions that the researcher feel can be beneficial to the marketers in analysis the factors effect switching behavior of mobile service users.

1- As mentioned before, mobile telecom market in Jordan is getting more competitive recently, therefore, firms expecting to build and maintain competitive advantages in this market, according to the results of this study, service providers must try their best to achieve higher customer satisfaction and improve service quality. They must pay attention to and invest more on customers relationship management programs for their customers to survive in this market. As far as the results indicate that change in technology and employee responsiveness don't affect switching behavior, they can focus on these hidden factors to gain more competitive advantages over other competitors. Also a managerial priority should be to identify the most important factors in assessing service quality. Additionally, managers should make key performers aware of their role and provide them with adequate training in order to offer a consistently high standard of service delivery. It is important that service quality be reassessed on a regular basis.

2- An important implication of this research for managers is that managers should adopt retention strategies to minimize users switching behavior. There are three levels of retention strategies based upon the types of bond used to strengthen the relationship between the service provider and the customers. At the first level the bond is primarily through financial incentives. The problem here is that the potential for a sustainable competitive advantage is low because price motivations are easy for competitors to copy. The second level is based on building long-term relationships through

social as well as financial bonds. Customers become clients and the relationship becomes personalized and the service customized. This type of relationship includes frequent communication with customers, providing the service through the same person or people employed by the service provider and in this way providing personal treatment for the customer. By placing this level of retention strategy into practice the company raises the potential for a sustainable competitive advantage. The third level, or the top level, of retention strategies is focused, not only on financial and social bond, but also on structural bonds. This includes providing solutions to customers' problems that are designed into the service delivery system.

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Appendix A
Questionnaire- English version



Dear customer,

The purpose of this research is to collect information concerning switching behavior of mobile service users in Jordan.

The usefulness of this questionnaire depends entirely on your honesty, candor, and care with which you respond to each of the questions. All information you provide is anonymous and confidential. Finally, I would like to offer my sincere thanks to your participation and contribution to this study.

Please read each of the following statements and mark with ✓ the most appropriate response.

Researcher
Bashar Neimat
Mu'tah University

PART 1: customer characteristics

Please answer the following questions by either choosing a predefined answer

- Gender □ Female □ Male
- Usage period of mobile phone □ 3 years and less □ 4-6 years □ more than 7 years
- Age □ 18-29 □ 30-39 □ 40-49 □50-59 □ more than 60
- Income (monthly) □ less than 200 □ 200-400 □401-600 □more than 600
- Academic qualification □ High school or less □Diploma □B.A □Master □P.H.D

- Service provider □ Zain (Fastlink) □Orange (Mobilecom) □ Umniah □ XPress

Part two: For the following questions, please put down ✓which best describes your Opinion about the most critical factors that affecting the switching behavior of mobile service users in Jordan.

	Item	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	I recommend my provider to others	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	I intend to continue ordering from current service provider over the next few years	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	I will order more services from current service provider in the future	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Overall, I was satisfied with the service I experienced	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Compared to other suppliers, this supplier charges a reasonable price for the services provided	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	I Feel comfortable to the current price compared to expectations	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	I will accept higher prices if this service provider raises its' prices	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	I feel that my current service provider show me enough consideration	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	The service provider is always available.	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	The company's personnel helped me in an acceptable time.	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	The service provider's locations are convenient.	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Compared to other suppliers, this service providers have better overall job performance	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Compared to other suppliers, this service providers have better attitudes	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Service provided by current service provider is free of mistake.	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Employees understand my needs Empathy	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Employees give personal attention Empathy	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Employees Reply quickly to my requests	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	It is easy to deal with service employees	Strongly	Agree	No	Disagree	Strongly

		agree		opinion		disagree
	Service provider personnel provide justification in the event of delay in service.	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Employees have Information about the services	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	The company's personnel seemed to help me as soon as they could.	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Service provider employees know what they are doing.	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Service provider employees very unusually polite in dealing with clients.	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Offers by current service provider are better than other providers.	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	The fees this service provider charges for services are low compared to other service providers.	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	I would be much more satisfied with current provider than I am with competitors if I switch.	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	I will spend a lot of efforts if I switched current service provider	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	I will spend a lot of time if I switched current service provider	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	I will spend a lot of money if I switched current service provider	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	The most people who I deal with are dealing with my current service provider.	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Current service provider provides a comprehensive technological service.	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Current service provider cope with all the technological developments in mobile communications	Strongly agree	Agree	No opinion	Disagree	Strongly disagree
	Current service provider providing services depends on sophisticated technology.	Strongly agree	Agree	No opinion	Disagree	Strongly disagree

Thank you again for your participation

Appendix B
Questionnaire- Arabic version



استبانه البحث

عزيزي المستهلك الكريم:-

تحية طيبة..

أضع بين أيديكم استبانه خاصة بدراسة (**السلوك التحولي لمستخدمي خدمة الهواتف الخلوية**) راجياً منكم الإجابة عن الأسئلة الواردة فيها بهدف اعتمادها مصدراً للبيانات اللازمة لإعداد بحث علمي يعد جزءاً من متطلبات نيل درجة الماجستير في إدارة الأعمال/جامعة مؤته . لذا أرجو التكرم بقراءة العبارات بدقة والإجابة عنها بموضوعية علماً بأن هذه البيانات لن تستخدم إلا لأغراض البحث العلمي. وستكون دقة إجاباتكم ومساهمتكم عوناً كبيراً لي في التوصل إلى نتائج موضوعية وعملية.

وتفضلوا بقبول فائق الاحترام والتقدير..

الجزء الأول: البيانات الشخصية

أرجو تعبئة البيانات التالية :

1-الجنس ☐ ذكر ☐ أنثى

2- فترة استخدام الهاتف النقال ☐ 3 سنوات فأقل ☐ 4-6 سنوات ☐ 7 سنوات فأكثر

3-العمر: ☐ من 18-29 سنة ☐ من 30-39 سنة

☐ من 40-49 سنة ☐ من50- 59 سنة

☐ 60 سنة فأكثر

4-الدخل الشهري: ☐ أقل من 200 دينار ☐ 200-400 دينار

☐ من 401-600 دينار ☐ 600 دينارفأكثر

5- المستوى التعليمي: ☐ توجيهي فأقل ☐ دبلوم متوسط

☐ بكالوريوس ☐ ماجستير

☐ دكتوراه

6-مزود الخدمة الذي تتعامل معه: ☐ زين (فاست لينك) ☐ أورنج(موبايلكم) ☐ أمنية ☐ اكسبرس

الجزء الثاني

فيما يلي مجموعة من العوامل التي تؤثر على سلوك مستخدمي الهواتف الخلوية للتحول من مزود خدمة لمزود خدمة آخر، الرجاء وضع إشارة (✓) في المربع الذي يعبر (من وجهة نظرك) عن مدى موافقتك لكل عامل من هذه العوامل.

الرقم	العبـــــارات القياسية	التقييم				
		موافق بشدة	موافق	محايد	غير موافق	غير موافق بشدة
1	**أنصح أصدقائي ومعارفي بالتعامل مع مزود الخدمة الذي أتعامل معه**	□	□	□	□	□
2	**أنوي الاستمرار في التعامل مع مزود الخدمة الذي أتعامل معه خلال السنوات القادمة**	□	□	□	□	□
3	**سأقوم بطلب خدمات أكثر من مزود الخدمة الذي أتعامل معه إذا دعت الحاجة في المستقبل**	□	□	□	□	□
4	**بشكل عام أنا راض عن الخدمات التي يقدمها مزود الخدمة الذي أتعامل معه**	□	□	□	□	□
5	**أسعار الخدمات التي يقدمها المزود معقولة**	□	□	□	□	□
6	**مستوى أسعار الخدمات التي يقدمها مزود الخدمة الذي أتعامل معه يناسب مستوى توقعاتي**	□	□	□	□	□
7	**إذا قام مزود الخدمة الذي أتعامل معه برفع أسعار خدماته فسوف أقبل هذه الزيادة**	□	□	□	□	□
8	**أشعر أن مزود الخدمة الذي أتعامل معه يبدي اهتماماً كبيراً في التعامل معي أو مع الزبائن الآخرين**	□	□	□	□	□
9	**مزود الخدمة الذي أتعامل معه يستجيب دائما وفي كل الأوقات لطلباتي وطلبات الزبائن الآخرين**	□	□	□	□	□
10	**مزود الخدمة الذي أتعامل معه يقدم لي المساعدة في وقت قياسي**	□	□	□	□	□
11	**فروع مزود الخدمة الذي أتعامل معه موزعة جغرافياً بشكل ملائم**	□	□	□	□	□
12	**آداء مزود الخدمة الذي أتعامل معه أفضل من آداء مزودين الخدمة الآخرين**	□	□	□	□	□
13	**مواقف واتجاهات مزود الخدمة الذي أتعامل معه تجاه العملاء أفضل مقارنة من المزودين الآخرين**	□	□	□	□	□
14	**الخدمة التي يقدمها مزود الخدمة الذي أتعامل معه خالية من الأخطاء**	□	□	□	□	□

15	**يتفهم الموظفون حاجاتي بكل تعاطف**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
16	**يتعامل الموظفون معي بتعاطف واهتمام شخصي**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
17	**يستجيب الموظفون لطلباتي بسرعة**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
18	**من السهل التعامل مع موظفي الخدمة**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
19	**يقدم الموظفون مبررات في حال تأخر الخدمة**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
20	**موظفو الخدمة يمتلكون المعرفة لمساعدتي عندما أواجه مشكلة**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
21	**موظفو الخدمة يبدون رغبتهم في مساعدتي عند الحاجة**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
22	**موظفو الخدمة يعرفون تماماً ما يقومون به**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
23	**موظفو الخدمة مؤدبون جداً في التعامل مع العملاء**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
24	**العروض التي يقدمها مزود الخدمة الذي أتعامل معه أفضل من عروض المزودين الآخرين**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
25	**مستوى الأسعار التي يقدمها مزود الخدمة الذي أتعامل معه أفضل من مستوى أسعار المزودين الآخرين**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
26	**أعتقد أن مستوى الرضا الذي أحققه الآن لن أحصل عليه لو تعاملت مع مزود آخر**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
27	**التحول إلى مزود آخر يتطلب كثيراً من الوقت**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
28	**التحول إلى مزود آخر يتطلب كثيراً من الجهد**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
29	**التحول إلى مزود آخر يتطلب كثيراً من المال**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
30	**معظم الأشخاص الذين أتعامل معهم يتعاملون مع مزود الخدمة الذي أتعامل معه**	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □

31	مزود الخدمة الذي أتعامل معه يقدم خدمات تكنولوجية شاملة	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
32	مزود الخدمة الذي أتعامل معه يواكب كل التطورات التكنولوجية في الاتصالات الخلوية	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □
33	مزود الخدمة الذي أتعامل معه يعتمد في تقديم خدماته على تكنولوجيا متطورة	موافق بشدة □	موافق □	محايد □	غير موافق □	غير موافق بشدة □

شكرا جزيلا لتعاونكم معنا

الباحث

بشار النعيمات